



*In 1959, Henry J. Miltenberger opened the doors of his business with a single client and a single goal. The client was the Louisiana State Bar Association, and the goal was to provide unsurpassed customer service and quality products to meet his client's needs. And Group Insurance Louisiana State BAR (GILSBAR) was born. Now over 50 years later, we are still a privately-held company. Our first customer is still our largest client, and a strong partner. Over the years we have extended the principles applied in our first partnership, working hard*



*to build relationships across the U.S.*

➤ **Market Driven**

*GilsbarPRO doesn't sit back and wait to see what other administrators are doing. We take the lead, working hand-in-hand with our partners in offering only the most valuable, comprehensive coverage on the market. You, our clients, define what you need from us, and we deliver.*

➤ **We Redefine the Customer Relationship**

*We make doing business with us easy, by building a client relationship that is truly win-win. Our PRONTO Service, including "PRONTO Quote" and "PRONTO Renewal" programs, means you spend less time doing paperwork to get a quote and more time with your clients! We lead the market in turnaround time for quotation and policy delivery. Sales, underwriting, customer service and account management work together seamlessly to provide you with what you need, when you need it. Once you've joined our client list, you receive PRONTO Renewal service, a proactive approach ensuring that your coverage is reviewed and renewed with minimal effort on your part. We know you'll find our friendly and knowledgeable staff eager to partner with you in satisfying your business needs.*

➤ **Our Partners**

*Your firm deserves the best policy options available. GilsbarPRO has built relationships with the top carriers in the business and is committed to working tirelessly until your firm has the affordable coverage it deserves. With access to the most comprehensive policies available, GilsbarPRO works with clients to offer solutions for their coverage needs and to build lasting client relationships.*

➤ **Professional Liability Insurance Experience**

*GilsbarPRO has provided malpractice insurance and business protection policies to professionals since 1959. As one of the nation's largest administrators, GilsbarPRO provides comprehensive policy coverage to over 29,000 professionals. Join the thousands of clients who trust GilsbarPRO with their insurance needs. Request your free, no-obligation quote online today.*





## Professional Liability Insurance

*GilsbarPRO offers a number of products and services designed to help you protect yourself and your practice from the unexpected. We deliver quality professional protection at competitive prices.*

### ➤ Policy Highlights

- Coverage extends to the firm and its professional staff
- Broad definition of claim
- Extended Reporting Period (ERP) includes options for death, disability and/or retirement
- Broad Innocent Insured provision
- Full prior acts coverage
- 50% deductible credit for use of mediation or non-binding arbitration
- 10% additional limit for claims expense (up to \$100,000 maximum)
- State licensing board proceeding expense coverage
- Loss of earnings coverage
- Subpoena expense coverage



### ➤ Optional Coverage Provided by Endorsement

- First dollar claims expense
- Claims expense in addition to the limit
- Employment Practices defense coverage
- Nonprofit Directorship defense coverage
- Life insurance agent endorsement
- Real estate agent endorsement

### ➤ Program Specifics

- Limits of liability up to \$5 million
- Primary or excess coverage available
- Deductibles as low as \$1,000 available for individuals and the firm
- Claims-made and duty to defend policy



### Coverage Details

☐ *Broad definition of Professional Services that is arguably one of the most expansive available for an accountant or CPA firm. It contains*

- *no limitation to fees,*
- *no limitations as to the type of activities anticipated and*
- *no limitation relating to the person covered.*

☐ *Broad definition of Insured that affords protection to an extensive list of persons and businesses that perform professional services on behalf of the policyholder, including, but not limited to,*

- *a Named Insured;*
  - *any person who is, was, or hereafter becomes your partner, principal, officer, director, member, or employee, but only while acting on your behalf;*
  - *any of your present or former temporary or leased personnel, or a present or former subcontractor engaged by you, but only while acting on your behalf;*
  - *any Subsidiary or Predecessor in Business;*
  - *any Affiliated Firm; etc.*
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### Contact Us

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